



Order Filed on November 23, 2021
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1
DENISE CARLON, ESQUIRE KML LAW GROUP, P.C. 701 Market Street, Suite 5000 Philadelphia, PA 19106 dcarlon@kmlawgroup.com Attorneys for Secured Creditor MIDFIRST BANK
In Re: Debra A. Curcio, Michael A. Curcio Debtors.

Case No.: 21-16227 CMG
Adv. No.:
Hearing Date: 10/06/21 @ 10:00 a.m.

Judge: Christine M. Gravelle

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED

DATED: November 23, 2021



Honorable Christine M. Gravelle
United States Bankruptcy Judge

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Debtors: Debra A. Curcio, Michael A. Curcio

Case No.: 21-16227 CMG

Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor MIDFIRST BANK, holder of a mortgage on real property located at 12 Roberts Drive, Neptune, NJ 07753, Denise Carlon appearing, by way of objection to the confirmation of Debtors' Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Eric Clayman, Esquire, attorney for Debtors, Debra A. Curcio and Michael A. Curcio, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtors shall pay the arrearage claim of Secured Creditor (Claim # 13) in full through the Chapter 13 plan; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtors are to make post-petition payments in accordance with the terms of the note, mortgage, and notices of payment change; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtors reserve the right to object to Secured Creditor's proof of claim and notices of payment change; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

In re:
Michael A. Curcio
Debra A. Curcio
Debtors

Case No. 21-16227-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Nov 23, 2021

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 25, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Michael A. Curcio, Debra A. Curcio, 12 Roberts Drive, Neptune, NJ 07753-3224

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 25, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 23, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Eric Clayman	on behalf of Joint Debtor Debra A. Curcio mail@jenkinsclayman.com JenkinsClayman@jubileebk.net
Eric Clayman	on behalf of Debtor Michael A. Curcio mail@jenkinsclayman.com JenkinsClayman@jubileebk.net
Jeffrey E. Jenkins	on behalf of Debtor Michael A. Curcio mail@jenkinsclayman.com JenkinsClayman@jubileebk.net
Jeffrey E. Jenkins	

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Date Rcvd: Nov 23, 2021

Form ID: pdf903

Total Noticed: 1

on behalf of Joint Debtor Debra A. Curcio mail@jenkinsclayman.com JenkinsClayman@jubileebk.net

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7